

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

MICHELLE A. MERELLA

Debtor(s)

Case No. 19-23519GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/06/2019.
- 2) The plan was confirmed on 11/06/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/12/2020, 05/12/2020, 01/22/2021, 04/05/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/16/2020, 01/09/2023.
- 5) The case was completed on 12/11/2024.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$45,675.00.
- 10) Amount of unsecured claims discharged without full payment: \$10,848.56.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$74,467.45
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$74,467.45

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,400.00
Court Costs \$0.00
Trustee Expenses & Compensation \$3,665.79
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,065.79

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CBCS	Unsecured	0.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	0.00	NA	NA	0.00	0.00
DIRECTV LLC BY AMERICAN INFOSC	Unsecured	503.00	503.14	503.14	29.57	0.00
FORD MOTOR CREDIT CO LLC(*)	Secured	4,925.00	4,768.92	4,768.92	4,768.92	415.59
LTD COMMODITIES INC	Unsecured	416.71	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	0.00	396.90	396.90	23.33	0.00
LVNV FUNDING LLC	Unsecured	NA	615.75	615.75	36.19	0.00
LVNV FUNDING LLC	Unsecured	NA	4,589.10	0.00	0.00	0.00
MIDLAND FUNDING LLC	Secured	NA	911.46	911.46	911.46	0.00
MIDLAND FUNDING LLC	Secured	NA	1,177.10	1,177.10	1,177.10	0.00
MIDLAND FUNDING LLC	Unsecured	0.00	1,883.76	1,883.76	110.73	0.00
MUNICIPAL AUTHORITY OF WESTMC	Unsecured	218.90	NA	NA	0.00	0.00
PNC BANK NA	Secured	86,000.00	85,520.36	0.00	30,057.75	0.00
PNC BANK NA	Secured	0.00	14,852.59	14,852.59	14,852.59	0.00
PORTFOLIO RECOVERY ASSOCIATES	Secured	NA	1,923.29	1,923.29	1,923.29	0.00
PORTFOLIO RECOVERY ASSOCIATES	Secured	NA	1,093.33	1,093.33	1,093.33	0.00
ROI/RECEIVABLES OUTSOURCING IN	Unsecured	0.00	NA	NA	0.00	0.00
ROSTRAVER TOWNSHIP SEWAGE AU	Unsecured	300.50	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	3,231.05	3,231.05	189.92	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	1,996.81	1,996.81	117.37	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	626.37	626.37	36.82	0.00
WEST PENN POWER*	Unsecured	1,654.00	1,277.70	1,277.70	75.10	0.00
WESTMORELAND COUNTY TAX CLA	Secured	8,367.04	8,367.04	8,367.04	8,367.04	3,215.56

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$30,057.75	\$0.00
Mortgage Arrearage	\$14,852.59	\$14,852.59	\$0.00
Debt Secured by Vehicle	\$4,768.92	\$4,768.92	\$415.59
All Other Secured	\$13,472.22	\$13,472.22	\$3,215.56
TOTAL SECURED:	\$33,093.73	\$63,151.48	\$3,631.15
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$10,531.48	\$619.03	\$0.00

Disbursements:		
Expenses of Administration	<u>\$7,065.79</u>	
Disbursements to Creditors	<u>\$67,401.66</u>	
TOTAL DISBURSEMENTS :		<u>\$74,467.45</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/21/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.